

Statement of Andy Weinstein

My name is Andy Weinstein. My family & I lived at 192 Cosey Beach Ave. in East Haven. On August 28th our house was destroyed by Tropical Storm Irene.

It is now eleven weeks after the storm and we are still waiting for answers from Lantana Insurance, our insurance company. We paid for insurance coverage on time and in good faith. We hope to be compensated only for what we are justly due.

Our claim has been transferred six times to four different claims analysts and two different claims adjusters. Twice, my case was transferred to an analyst who was on vacation. One analyst, Heather Holden, who transferred my case on September 14, recently took it back again. There was an additional delay of over three weeks while an engineer put a report together. It has been over a month since I submitted a requested contents list to Lantana

My homeowners policy, like most, excludes water damage, but covers damage done by wind. The report by the engineering company hired by Lantana, stated that 100% of the damage to my home was done by water. This determination was made despite having given the insurance company and the engineer names and phone numbers of eye witnesses who saw my roof blow off my house. And if that was not convincing enough, I have pictures of my house standing with siding and a roof at 9:32 A.M. on August 28th, and another picture of the house standing with no roof and no siding, and a complete window casement blown out of the rear of the house at 10:38 A.M. August 28th.

I understand that insurance companies, like other companies are profit driven. They have a responsibility to make money for their shareholders. I understand that if they say no to claims, even if a policy states that an insured has coverage, some people will just go away and not pursue it further – more profits for the insurance company. I also understand that if they continue to pull the types of delay tactics they are using on me, they keep their money in the bank, earning interest and profits for themselves.

After weeks of daily conversations and emails, Lantana Insurance concluded that, yes, it is unreasonable to think that water took the roof off the house. They sent me a check on September 27 to pay for the roof and siding. The letter attached to the check stated "The replacement cost of these repairs is 12,291.49, less the windstorm deductible of \$1400, for a net replacement payment to you of \$10,891.49." My entire three bedroom beachfront property is gone and my insurance company has paid me \$10,891.49.

I then asked them "If we are in agreement that the roof was removed by wind, what about the contents in the house? Weren't they damaged because the wind blew the roof off the house?" They remain non committal, but asked me to submit a contents list only of what was on the second floor of the house. I submitted the list on October 13. It has been over a month. They told us that they wanted an independent company to review the contents list we submitted and arranged an appointment for this company to meet us at our place of business last Wednesday, November 9th. They did not show. They did not call. They did not answer email messages. We have been waiting since last Tuesday for Lantana to tell us what happened last week and reschedule this meeting.

It is shameful that insurance companies are allowed to treat people who have suffered devastation so disrespectfully. We are one of many still waiting answers from their insurance companies. It would be advantageous to consumers if insurance companies had mandated time frames in which to reply to claims. We have been waiting for nearly three months with no resolution in sight, and now that we are not front page news, Lantana Insurance, our insurance company is less responsive than ever.

Logistical information:

Claim Number: 201-400982
Policyholder: Paige & Andrew Weinstein
Policy Number: CAAHO3 0600000302 00
Effective Dates: 6/30/11-6/30/12
Date of Loss: 8/28/11
Loss Location: 192 aka 220 B Cosey Beach Ave. East Haven, CT 06525
Insuring Company: Lantana Insurance Ltd.

Current Claims Analyst

Heather Holden

Claims Analyst

Direct: (770) 998-7411 Ext: 5278

FAX No: (678) 461-6535

Email: Heather.Holden@us.qbe.com

Insurance Company

Lantana Insurance Company, A QBE Company

P.O.Box 88049

Atlanta, GA 30356

1-800-239-0229

My Contact Information

Andy Weinstein

12 Cow Path Lane

Woodbridge, CT 06525

cell 203-627-8473





Above: Photo taken the morning of the storm. Arrow points to 192 Cosey Beach Ave. standing intact.
Below: Same picture zoomed in on the house

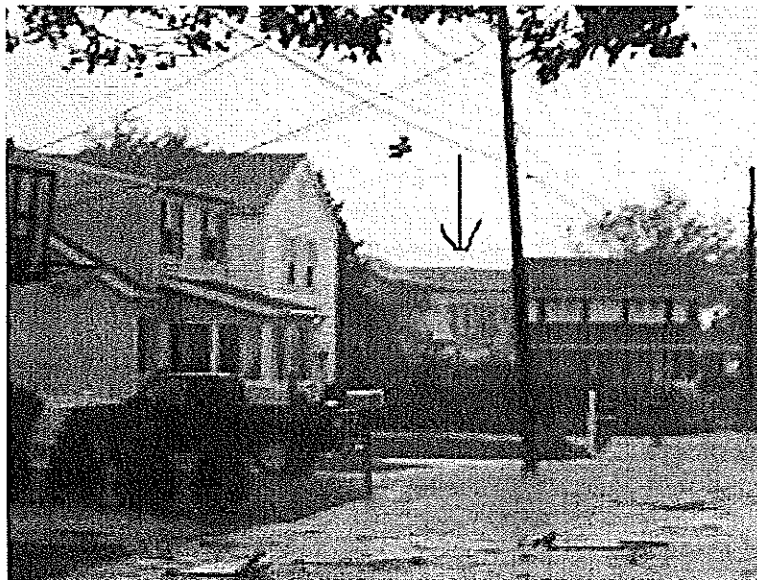




Photo taken the morning of the storm. House does not have roof or siding. Rear window has been blown out of house and is sitting on first floor utility room.

Hartford Courant

Thomas Jefferson sued us for libel ... and lost



Shayna Weinstein gets a hug from her dad, Andy Weinstein, as they prepare to leave what's left of their summer cottage — at left — on Cossey Beach in East Haven, Conn. Irene, which completely flattened the house, struck on Shayna's 16th birthday. "It's the worst birthday I've ever had," she said. The Weinsteins live in Woodbridge. Photo by Clive Poisson.

Tags: [Irene](#) [Connecticut](#) [Damage](#)

🕒 August 30, 2011 ❤️ 2 notes

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Above: Front Page Photo from Hartford Courant August 30, 2011

America counts the cost of Hurricane Irene as the clean up of affected areas begins



15-Year-old Shana Weinstein bursts into tears as she sees her destroyed family home on Corley Beach Avenue, East Haven, Connecticut

PHOTO: AP/WIDEWORLD

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Above: London's online version of their Daily Telegraph August 30, 2011